

In re:
Fred Michael Salgado
Debtor

Case No. 22-11289-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Sep 29, 2022

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2022:

Recip ID	Recipient Name and Address
db	+ Fred Michael Salgado, 608 Main Street, Hellertown, PA 18055-1726
14692103	+ Frederic I. Weinberg & Associates, PC, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14692104	+ Mark Bauder, 2452 Wassergrass Road, Hellertown, PA 18055-2112
14692107	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court; People First Federal Credit Union, 2141 Downyflake Lane, Allentown, PA 18103
14692106	+ Paul Salgado, 259 Main Street, Rear Apartment, Hellertown, PA 18055-1752
14692111	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14692097	Email/Text: legal@arsnational.com	Sep 29 2022 23:51:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
14693937	^ MEBN	Sep 29 2022 23:50:12	BANK OF AMERICA, N.A., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14692098	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2022 23:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14692099	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2022 23:51:00	Bank of America, Attn: Bankruptcy NC4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012
14694828	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2022 23:51:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14697416	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2022 00:06:52	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14692100	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2022 23:56:36	Citibank, NA, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14692101	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2022 23:56:36	Citibank/Goodyear, Attn: Bnakruptcy, PO Box 790034, St Louis, MO 63179-0034
14692102	Email/Text: BNSFS@capitalsvcs.com	Sep 29 2022 23:51:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14694503	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2022 23:56:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14693706	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2022 23:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14692105	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2022 23:51:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007

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14697795	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2022 23:56:39	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14707264	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2022 23:56:39	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14692108	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2022 23:56:35	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14707162	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2022 23:56:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14692617	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2022 23:56:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692109	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2022 23:56:35	Synchrony Bank/HH Gregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14692110	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2022 23:56:35	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14705037	*	Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI	on behalf of Debtor Fred Michael Salgado zzawarski@zawarskilaw.com

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Fred Michael Salgado

Debtor(s)

Chapter: 13

Bankruptcy No: 22-11289-pmm

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this 29th day of September 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer
Judge ,
United States Bankruptcy Court